

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:

ROBERT KEITH REED
 CHERYL LYNETTE REED

CASE NO: 09-70490-HDH-13
 HEARING DATE: 6/16/2010
 HEARING TIME: 10:00am

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2009-03 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
010 0 U	CAPITAL ONE	\$3,771.00	011 0 U	CAPITAL ONE	\$3,632.00
014 0 U	DIRECT MERCHANTS BANK	\$660.00	015 0 U	DR TOM AND JAY SHERIFF	\$70.00
020 0 U	KELL WEST REGIONAL HOSPITAL	\$104.67	021 0 U	NCO FINANCIAL SYS	\$2,488.08
023 0 U	REGIONAL ADJUSTMENT BUREAU INC	\$145.23	024 0 U	SST/COLUMBUS BANK AND TRUST	\$2,331.00
025 0 U	TEXAS ONCOLOGY	\$442.61	026 0 U	TEXHOMA FINANCIAL SERVICES	\$231.67
027 0 U	TITANIUM EMERGENCY GROUP	\$14.11	028 0 U	UNITED REGIONAL	\$2,046.83

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	CAPITAL ONE AUTO FINANCE	2004 CHEVY TRAILBLAZER	\$6,227.20	\$5,900.00	10.00%	60	\$156.91 PAID BY TRUSTEE
009 0 *	IOWA PARK ISD	2009 PROPERTY TAXES - PARK PLAZA	\$1,786.90	\$31,920.33			
	Paid in full.						
033 0 *	WICHITA COUNTY	09 PROPERTY TAXES - 5 PARK PLAZA	\$460.42	\$31,920.33			
	Paid in full.						
036 0 *	CAPITAL ONE AUTO FINANCE	REPO FEES FOR 2004 CHEVY TRAILBLAZER	\$506.81	\$10,325.00	8.00%	60	\$12.56 PAID BY TRUSTEE

Not provided for in confirmed plan. See modification below.

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 1 U	CAPITAL ONE AUTO FINANCE	\$327.20	012 0 U	PRA RECEIVABLES MANAGEMENT	\$863.71
	SPLIT CLAIM/04 CHEVY BLAZER			PURCHASES	
013 0 U	CLINICS OF NORTH TEXAS	\$409.17			
	MEDICAL SERVICES				

016 0 U	TEXAS GUARANTEED STUDENT LOAN CORPORATIO STUDENT LOAN	\$5,988.45	017 0 U	RESURGENT CAPITAL SERVICES PURCHASES/LVNV FUNDING FIRST NAT BANK OF MARIN	\$1,592.60
018 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/ORCHARD BANK	\$1,037.14	019 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/HSBC AMERITECH	\$1,027.56
022 0 U	PATHOLOGY ASSOCIATES OF WF MEDICAL SERVICES	\$100.00	029 0 U *	ANDRE P DESIRE MD MEDICAL SERVICES Not provided for in confirmed plan.	\$231.67

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2009-03 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The secured claim filed by Capital One Auto Finance for \$506.81 shall be valued at \$10,325 and paid through the plan at 8% interest over 60 months with a payment of \$12.56 per month.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 6/16/2010 AT 10:00am CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2009-03 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 4/27/2010

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ANDRE P DESIRE MD 1709 10TH STREET STE B WICHITA FALLS TX 76301
ASCENSION CAPITAL GROUP PO BOX 201347 ARLINGTON TX 76006
CAPITAL ONE 6125 LAKEVIEW ROAD, STE 800 CHARLOTTE NC 28269
CAPITAL ONE AUTO FINANCE 3901 DALLAS PKWY PLANO TX 75093
CAPITAL ONE AUTO FINANCE C/O ASCENSION CAPITAL GROUP PO BOX 201347 ARLINGTON TX 76006
CHASE 800 BROOKSEDGE BLVD WESTERVILLE OH 43081
CITY OF IOWA PARK / IOWA PARK ISD C/O PERDUE BRANDON FIELDER PO BOX 8188 WICHITA FALLS TX 76307
CLINICS OF NORTH TEXAS PAYMENT PROCESSING CENTER PO BOX 730852 DALLAS TX 75373
CLINICS OF NORTH TEXAS PO BOX 97547 WICHITA FALLS TX 76307
DIRECT MERCHANTS BANK CARD MEMBER SERVICES GSC PO BOX 5246 CAROL STREAM IL 60197
DR TOM AND JAY SHERIFF 4206 KEMP BLVD, STE B WICHITA FALLS TX 76308
FIRST NATIONAL BANK OF MARIN CUSTOMER SERVICE PO BOX 98873 LAS VEGAS NV 89193
GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131
HSBC BANK/BANKRUPTCY PO BOX 5253 CAROL STREAM IL 60197
HSBC BANK/ORCHARD BANK PO BOX 5253 CAROL STREAM IL 60197
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
IOWA PARK ISD PO BOX 428 IOWA PARK TX 76367
KELL WEST REGIONAL HOSPITAL 5420 KELL WEST BLVD WICHITA FALLS TX 76310
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
NCO FINANCIAL SYS PO BOX 12100 DEPT 64 TRENTON NJ 08650
PATHOLOGY ASSOCIATES OF WF 1107 BROOK AVENUE WICHITA FALLS TX 76301
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
REGIONAL ADJUSTMENT BUREAU INC PO BOX 2209 ARLINGTON TX 75001
RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603
ROBERT KEITH REED & CHERYL LYNETTE REED 1315 EDGEHILL IOWA PARK TX 76367
SST/COLUMBUS BANK AND TRUST PO BOX 84024 COLUMBUS GA 31908
TEXAS GUARANTEED STUDENT LOAN CORPORATIO PO BOX 83200 ROUND ROCK TX 78683
TEXAS GUARANTEED STUDENT LOAN PO BOX 83100 ROUND ROCK TX 78683
TEXAS ONCOLOGY 5400 KELL WEST BLVD WICHITA FALLS TX 76310
TEXHOMA FINANCIAL SERVICES PO BOX 4508 WICHITA FALLS TX 76308
TITANIUM EMERGENCY GROUP PO BOX 3407 EMERGENCY ROOM PHYSICIANS WICHITA FALLS TX 76301
UNITED REGIONAL 1600 11TH STREET WICHITA FALLS TX 76301
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242